

Brochure Supplement

Part 2B of Form ADV

SS&H Financial Advisors, Inc.

28411 Northwestern Highway Suite 200

Southfield, MI 48034

248 538-9755

866 774-1110

www.sshadvisors.com

This brochure supplement provides information about Robert T. Sinnaeve and Barbara A. Garrow that supplements SS&H Financial Advisors, Inc.'s brochure. You should have received a copy of that brochure. A copy of the complete brochure is available upon request. Please contact our offices if you did not receive SS&H Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Robert T. Sinnaeve and Barbara A. Garrow is available on the SEC's website at www.adviserinfo.sec.gov.

March 29, 2017

Table of Contents

| | |
|--------------------------------------------------------------|---|
| Item 1 – Cover Page | 1 |
| Table of Contents | 2 |
| Robert T. Sinnaeve | 3 |
| Item 2 – Educational Background and Business Experience..... | 3 |
| Item 3 – Disciplinary Information | 3 |
| Item 4 – Other Business Activities | 3 |
| Item 5 – Additional Compensation | 4 |
| Item 6 – Supervision | 4 |
| Barbara A. Garrow | 5 |
| Item 2 – Educational Background and Business Experience..... | 5 |
| Item 3 – Disciplinary Information | 5 |
| Item 4 – Other Business Activities | 5 |
| Item 5 – Additional Compensation | 6 |
| Item 6 – Supervision | 6 |

Robert T. Sinnaeve

Item 2 – Educational Background and Business Experience

Bob joined SS&H Financial Advisors, Inc. (sometimes referred to as SS&H) in 1992, becoming a minority owner in 1999.

Bob earned a Masters of Business Administration from Wayne State University with a dual concentration in Finance and International Business. He earned his Bachelor of Arts degree in Economics with a minor in Finance from Oakland University, of Rochester Hills, Michigan.

Bob began his financial career at Security Bank & Trust. While there he was responsible for daily customer interaction as well as branch management issues, spanning over three regions and encompassing 18 branches. Transferring to the Commercial Loan Department, he became a Senior Analyst where his duties included detailed financial analysis of potential clients as well as preparation for weekly senior management review committees.

Currently Bob is responsible for equity research and the continuing development of the Portfolio Investment Service. Portfolio management is his primary function with particular attention to implementation of investment programs and the monitoring of results. Born in 1966, Bob is the Chief Compliance Officer as well as a shareholder of SS&H Financial Advisors, Inc. Bob is registered in the state of Michigan as an Investment Advisors Representative.

Item 3 – Disciplinary Information

Mr. Sinnaeve has not had any civil or criminal actions brought against him.

Mr. Sinnaeve has not had any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Mr. Sinnaeve has not had any proceedings before a self-regulatory organization.

Mr. Sinnaeve has not had proceedings in which a professional attainment, designation, or license was revoked or suspended.

Item 4 – Other Business Activities

Mr. Sinnaeve is not engaged in any investment-related businesses outside of SS&H Financial Advisors, Inc., except that as of January 11, 2017, Mr. Sinnaeve acquired (through SS&H Holdings, LLC) a 25% interest in Jerrmar Capital Management, Inc., an investment advisor registered with the SEC and a related person under common control with SS&H. Mr. Sinnaeve does not have any applications pending to register with a broker-dealer or other investment firm. Mr. Sinnaeve does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Mr. Sinnaeve does not engage in any other business that provides a substantial source of his income or consumes a substantial portion of his time.

Item 5 – Additional Compensation

Mr. Sinnaeve does not receive any additional compensation beyond his salary for providing advisory services.

Item 6 – Supervision

Mr. Sinnaeve is the President and Chief Compliance Officer. He can be reached at (248) 538-9755. The shareholders and officers of SS&H work collaboratively to provide investment advice to clients and serve as a supervisory committee.

Barbara A. Garrow

Item 2 – Educational Background and Business Experience

Barb joined SS&H Financial Advisors, Inc. in 1985. She became a co-owner of the firm in 2001. Born in 1950 she has more than 27 years of investment related experience, starting in the field as an investment representative with the company now known as Ameriprise.

Barb's educational background includes an MS in Finance from Walsh College of Business as well as a Masters in Clinical Social Work from the University of Maryland. The former is invaluable for understanding the field of finance while the latter invaluable for understanding human behavior.

Barb's responsibilities include portfolio management, investment research and fixed income management. She co-authors the company's quarterly newsletter as well as the Market Commentary. As managing partner in SS&H Financial Advisors, Inc. she also oversees day-to-day company operations.

As a firm shareholder, Barb is serious about continuing education. Barb is a member of the Investment Management Consultants Association. Their literature and conferences are just some of the resources Barb taps to stay abreast of financial markets and investment trends. Barb is registered in the state of Michigan as an Investment Advisors Representative.

Item 3 – Disciplinary Information

Mrs. Garrow has not had any civil or criminal actions brought against her.

Mrs. Garrow has not had any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Mrs. Garrow has not had any proceedings before a self-regulatory organization.

Mrs. Garrow has not had proceedings in which a professional attainment, designation, or license was revoked or suspended.

Item 4 – Other Business Activities

Mrs. Garrow is not engaged in any investment-related businesses outside of SS&H Financial Advisors, Inc., nor does she have any applications pending to register with a broker-dealer or other investment firm. Mrs. Garrow does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Mrs. Garrow does not engage in any other business that provides a substantial source of her income or consumes a substantial portion of her time.

Item 5 – Additional Compensation

Mrs. Garrow does not receive any additional compensation beyond her salary for providing advisory services.

Item 6 – Supervision

Mrs. Garrow is the corporate Vice President and Secretary. She can be reached at (248) 538-9755. The shareholders and officers of SS&H work collaboratively to provide investment advice to clients and serve as a supervisory committee.